

INDEXING INSTRUCTIONS: Lot 22, Spence Property, P.U.D., Area "A" situated in Section 29, Township 1 South, Range 7 West, Desoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, on July 12, 2004, Shah P. Kaigler and Regina R. Kaigler, executed a Deed of Trust to Arnold Weiss, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. acting solely as a nominee for Pulaski Mortgage Company its successors and assigns which Deed of Trust is on file and of record in the office of the Chancery Clerk of De Soto County, Mississippi, in Deed of Trust Record Book 2031, Page 0634, and re-recorded in Book 2,161, Page 339 thereof; describing the following property:

Lot 22, Spence Property, P.U.D., Area "A" situated in Section 29, Township 1 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 82, Page 21 and 22 in the office of the Chancery Clerk of Desoto County, Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust; and

WHEREAS, under the terms of said Deed of Trust the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the the said Federal Home Loan Mortgage Corporation, its successors and assigns. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute **Nationwide Trustee Services, Inc.**, as Trustee in said Deed of Trust, the said **Nationwide Trustee Services, Inc.**, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

Mavis
Schmidt

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this
the 30 day of December, 2008.

CHASE HOME FINANCE LLC

By: Its Whitney K. Cook Assistant Secretary

STATE OF Ohio
COUNTY OF Franklin

On this 30 day of Dec, 2008 before me,

Nicole Knisley, Notary Public personally appeared
Whitney K. Cook


who is Assistant Secretary, respectively of

Chase Home Finance LLC and who proved to me on the
basis of satisfactory evidence to be the person whose name is subscribed to the within instrument
and acknowledged to me that ~~he~~/she executed the same in ~~his~~/her/~~their~~ authorized capacity and
that by ~~his~~/her signature on the instrument the person or the entity upon behalf of which the
person acted, executed the instrument.

Given under my hand this 30 day of Dec, 2008



Nicole Knisley
Notary Public, State of Ohio
My Commission Expires 12/10/2013


NOTARY PUBLIC

Prepared by and Return To:

0819437MS

Nationwide Trustee Services, Inc.

1587 Northeast Expressway

Atlanta, Ga 30329

770-234-9181 ext